

**Information to identify the case:**

Debtor 1 Christopher Michael Hartman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7021

EIN -- --

Debtor 2 Melissa Anne Hartman

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5069

EIN -- --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 24-21559-CMB

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher Michael Hartman

Melissa Anne Hartman

10/16/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christopher Michael Hartman  
Melissa Anne Hartman  
Debtors

Case No. 24-21559-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 16, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Michael Hartman, Melissa Anne Hartman, 361 Thomas Road, Ligonier, PA 15658-2509
15813329	+ Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Oct 17 2024 03:45:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Oct 17 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 16 2024 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 17 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 16 2024 23:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 17 2024 03:45:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15813311	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 16 2024 23:58:57	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15813312	+ EDI: GMACFS.COM	Oct 17 2024 03:45:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15813313	+ Email/PDF: bncnotices@becket-lee.com	Oct 16 2024 23:58:53	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15813314	+ EDI: TSYS2	Oct 17 2024 03:45:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
15813319	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 16 2024 23:55:00	Citizens Bank, Attention: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
15813315	+ EDI: CAPITALONE.COM	Oct 17 2024 03:45:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15813316	+ EDI: CITICORP		

District/off: 0315-2

User: admin

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		Oct 17 2024 03:45:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15813317	+ EDI: CITICORP	Oct 17 2024 03:45:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15813318	+ EDI: CITICORP	Oct 17 2024 03:45:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15813320	+ EDI: WFNNB.COM	Oct 17 2024 03:45:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15813321	+ EDI: WFNNB.COM	Oct 17 2024 03:45:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15813322	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2024 23:58:24	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15813323	+ EDI: DISCOVER	Oct 17 2024 03:45:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15813324	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 16 2024 23:56:00	Goldman Sachs Bank USA, Lockbox 6112, Philadelphia, PA 19170-0001
15813325	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 23:58:21	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15813326	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 16 2024 23:57:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15813327	^ MEBN	Oct 16 2024 23:50:27	NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Trevoise, PA 19053-6945
15813328	EDI: PRA.COM	Oct 17 2024 03:45:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15813330	+ EDI: SYNC	Oct 17 2024 03:45:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15813331	+ EDI: SYNC	Oct 17 2024 03:45:00	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
15813332	+ EDI: SYNC	Oct 17 2024 03:45:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15813333	+ EDI: SYNC	Oct 17 2024 03:45:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15813334	+ EDI: SYNC	Oct 17 2024 03:45:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15813335	+ EDI: SYNC	Oct 17 2024 03:45:00	Synchrony/Ashley Furniture Homestore, Po Box 71757, Philadelphia, PA 19176-1757
15813336	Email/Text: dispute@velocityrecoveries.com	Oct 16 2024 23:56:00	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Bank
cr		MIDFIRST BANK

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-2  
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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Corey J. Sacca	on behalf of Joint Debtor Melissa Anne Hartman csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Corey J. Sacca	on behalf of Debtor Christopher Michael Hartman csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com
Michael H Kaliner	on behalf of Creditor Ally Bank mkaliner@orlans.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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